

NOV-03-1999 11:13

LACKENBACH STEGEL

914 723 4380 P.15/27

Attorney Docket Number: P-9902 MIG

First Named Inventor: Zolotorev

Application No.: (not yet known)

Filing Date; Group Art Unit; Examiner Name: (not yet known)

UNITED STATES - PATENT

Attorney's Docket No.: P-9902 MIG

DECLARATION FOR PATENT APPLICATION

As a below-named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled PAYMENT METHOD AND APPARATUS THEREFOR the specification of which

(check one) is attached hereto.

 was filed on \_\_\_\_\_ as

Application Serial No.: \_\_\_\_\_

and was amended on \_\_\_\_\_ (if applicable).

I hereby state that I have reviewed and understood the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56(a).

I hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

## Prior Foreign Application(s):

Appln. No.	Country	Date Filed	Priority Claimed
98120922	Russia	November 25, 1998	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
PCT/RU98/01264	PCT	July 29, 1999	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code §112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56(a) which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Appln. Serial No.	Filing Date	Status: Patented, Pending, Abandoned
		<input type="checkbox"/> Patented <input type="checkbox"/> Pending <input type="checkbox"/> Abandoned
		<input type="checkbox"/> Patented <input type="checkbox"/> Pending <input type="checkbox"/> Abandoned
		<input type="checkbox"/> Patented <input type="checkbox"/> Pending <input type="checkbox"/> Abandoned

NOV-03-1999 11:14

LACKENBACH SIEGEL  
POWER OF ATTORNEY

914 723 4300 P. 16/27

I hereby appoint the following attorney(s) and/or agent(s) to prosecute the application entitled PAYMENT METHOD AND APPARATUS THEREFOR and to transact all business in the Patent and Trademark Office connected therewith:

HENRY A. MARZULLO, JR., Reg. No. 20,910;

(4)

HOWARD N. ARONSON, Reg. No. 27,302; and

MYRON GREENSPAN, Reg. No. 25,680;

MARVIN FELDMAN, Reg. No. 25,797.

Address all telephone calls to Myron Greenspan, at telephone number (914) 723-4300, or to the attorney executing the last document. Address all correspondence to LACKENBACH SIEGEL MARZULLO ARONSON & GREENSPAN, P.C. at Penthouse Suite, One Chase Road, Scarsdale, New York 10583 U.S.A.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full Name of First or Sole Inventor <u>Oleg Anatolievich ZOLOTOREV</u>	Citizenship <u>Russian</u>
RESIDENCE Address - Street <u>Sosnovy Bor, ul. Molodezhnaya, 25, kv.20</u>	POST OFFICE Address - Street (same as residence)
City (Zip) <u>188537, Leningradskaya oblast</u>	City (Zip) <u>Rux</u>
State or Country <u>Russia</u>	State or Country
Date <u>11.5.99</u>	Signature <u>[Signature]</u>
Full Name of Second Joint Inventor <u>Ivan Vladimirovich KUZNETSOV</u>	Citizenship <u>Russian</u>
RESIDENCE Address - Street <u>ul. Saltikov-Shchedrina, 48, kv. 56</u>	POST OFFICE Address - Street (same as residence)
City (Zip) <u>191123, Saint-Petersburg</u>	City (Zip) <u>Rux</u>
State or Country <u>Russia</u>	State or Country
Date <u>Nov. 5, 1999</u>	Signature <u>[Signature]</u>

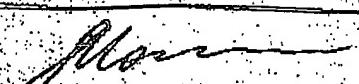
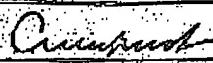
Additional inventors are being named on separately numbered sheets attached hereto.

NOV-03-1999 11:15

LACKENBACH SIEGEL

914 723 4300 P.17/27

New National Phase PCT Application in the U.S. for Zolotorev et al., Page 3 of 3

Full Name of Third Joint Inventor Andrey Gennadievich MOSHOKIN		Citizenship Russian
RESIDENCE Address - Street ul. Shpalernaya, 44-A, kv. 5		POST OFFICE Address - Street (same as residence)
City (Zip) 191123, Saint-Petersburg		City (Zip) RUX
State or Country Russia		State or Country
Date Nov 5, 1999		Signature 
Full Name of Fourth Joint Inventor Alexandr Leonidovich SMIRNOV		Citizenship Russian
RESIDENCE Address - Street ul. Dostoevskogo, 36, kv. 3		POST OFFICE Address - Street (same as residence)
City (Zip) 191126, Saint-Petersburg		City (Zip) RUX
State or Country Russia		State or Country
Date Nov 5, 1999		Signature 
Full Name of Fifth Joint Sole Inventor Ildar Magafurovich KHAMITOV		Citizenship Russian
RESIDENCE Address - Street ul. Babushkina, 29, korp. 2, kv. 45		POST OFFICE Address - Street (same as residence)
City (Zip) 193029, Saint-Petersburg		City (Zip)
State or Country Russia		State or Country
Date Nov. 5, 1999		Signature 

Additional inventors are being named on separately numbered sheets attached hereto.

NOV-03-1999 11:16  
**LACKENBACH SIEGEL**  
 Applicant or Patentee: Zolotorev et al.

914 723 4380 P, 20/27  
 Docket No.: P-9902 MG

Serial or Patent No.: (to be assigned)

Filed or Issued:

For: Payment Method and Apparatus Therefor

Page 1 of 2

### DECLARATION CLAIMING SMALL ENTITY STATUS

(37 CFR 1.9(f) and 1.27(c))

### INDEPENDENT INVENTOR

As one of the five below named inventors,

Inventor	Address
Oleg Anatolivich ZOLOTOREV	Sorovoy bor, ul. Molodechnaya, 25, kv.20 188537, Leningradskaya obl. RUSSIA
Ivan Vladimirovich KUZNETSOV	ul. Saltikova-Chetrina, 48, kv. 56 191123, Saint-Petersburg RUSSIA
Andrey Germadievich MOSSHONKIN	ul. Shpalennaya, 44-A, kv. 5 191123, Saint-Petersburg RUSSIA
Alexandr Leonidovich SMIRNOV	ul. Dostoevskogo, 36, kv. 8 191126, Saint-Petersburg RUSSIA
Ildar Magafurovich KHAMITOV	ul. Babushkina, 29, korp. 2, kv. 45 193029, Saint-Petersburg RUSSIA

I hereby declare that I qualify as an independent inventor as defined in 37 CFR 1.9(c) for purposes of paying reduced fees under section 41(a) of Title 35, United States Code, to the Patent and Trademark Office with regard to the invention entitled Payment Method and Apparatus Therefor described in

- the specification filed herewith
- application serial no. , filed on
- Patent No. , issued on

I have not assigned, granted, conveyed or licensed and am under no obligation under contract or law to assign, grant, convey or license, any rights in the invention to any person who could not be classified as an independent inventor under 37 CFR 1.9(c) if that person had made the invention, or to any concern which would not qualify as a small business concern under 37 CFR 19(d) or a nonprofit organization under 37 CFR 1.9(e).

Each person, concern or organization to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:

- no such person, concern, or organization
- persons, concerns, or organizations listed below.\*

NOV-03-1999 11:17

LACKENBACH SIEGEL

914 723 4300 P.21/27

New National Phase PCT Application in the U.S. for "Payment Method and Apparatus Therefor," Page 2 of 2

Note: Separate verified statements are required from each named person, concern or organization having rights to the invention avening to their status as small entities. (37 CFR 1.27)

FULL NAME:	<input type="checkbox"/> INDIVIDUAL <input type="checkbox"/> SMALL BUSINESS CONCERN <input type="checkbox"/> NONPROFIT ORGANIZATION
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FULL NAME:	<input type="checkbox"/> INDIVIDUAL <input type="checkbox"/> SMALL BUSINESS CONCERN <input type="checkbox"/> NONPROFIT ORGANIZATION
ADDRESS:	
FULL NAME:	<input type="checkbox"/> INDIVIDUAL <input type="checkbox"/> SMALL BUSINESS CONCERN <input type="checkbox"/> NONPROFIT ORGANIZATION
ADDRESS:	

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified declaration is directed.

## NAME OF INVENTOR

Ivan Vladimirovich KUZNETSOV

## SIGNATURE OF INVENTOR

## DATE

Nov 5, 1999

LACKENBACH SIEGEL MARZULLO ARONSON &amp; GREENSPAN, P.C. SE-B-1

NOV-03-1999 11:18  
LACKENBACH SIEGEL914 723 4300 P. 22/27  
cket No.: P-9902 MG

Serial or Patent No.: (to be assigned)

Page 1 of 2

Filed or Issued:

For: Payment Method and Apparatus Therefor

## DECLARATION CLAIMING SMALL ENTITY STATUS

(37 CFR 1.9(c) and 1.27(c))

## INDEPENDENT INVENTOR

As one of the five below named inventors,

Investor	Address
Oleg Anatolievich ZOLOTOREV	Sosnovy bor, ul. Molodechnaya, 25, kv.20 188537, Leningradskaya obl. RUSSIA
Ivan Vladimirovich KUZNETSOV	ul. Saltikova-Chedrina, 48, kv. 56 191123, Saint-Petersburg RUSSIA
Andrey Georgievich MOSHONKIN	ul. Shpalernaya, 44-A, kv. 5 191123, Saint-Petersburg RUSSIA
Alexandr Leonidovich SMIRNOV	ul. Dostoevskogo, 36, kv. 8 191126, Saint-Petersburg RUSSIA
Ildar Magafurovich KHAMITOV	ul. Babushkinsa, 29, korp. 2, kv. 45 193029, Saint-Petersburg RUSSIA

I hereby declare that I qualify as an independent inventor as defined in 37 CFR 1.9(c) for purposes of paying reduced fees under section 41(a) of Title 35, United States Code, to the Patent and Trademark Office with regard to the invention entitled Payment Method and Apparatus Therefor described in

- the specification filed herewith
- application serial no. , filed on
- Patent No. , issued on

I have not assigned, granted, conveyed or licensed and am under no obligation under contract or law to assign, grant, convey or license, any rights in the invention to any person who could not be classified as an independent inventor under 37 CFR 1.9(c) if that person had made the invention, or to any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).

Each person, concern or organization to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:

- no such person, concern, or organization
- persons, concerns, or organizations listed below.

NOV-03-1999 11:18

LACKENBACH SIEGEL

New National Phase F Application in the U.S. for "Payment Method and Apparatus  
Therefor," Page 2 of 2

914 723 4300 P.23/27

Note: Separate verified statements are required from each named person, concern or organization having rights to the invention avening to their status as small entities. (37 CFR 1.27)

FULL NAME:	<input type="checkbox"/> INDIVIDUAL <input type="checkbox"/> SMALL BUSINESS CONCERN <input type="checkbox"/> NONPROFIT ORGANIZATION
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I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified declaration is directed.

## NAME OF INVENTOR

Andrey Gennadievich MOSHONKIN

## SIGNATURE OF INVENTOR

## DATE

Nov 5, 1999

LACKENBACH SIEGEL MARZULLO ARONSON &amp; GREENSPAN, P.C. SE-B-1

NOV-03-1999 11:15  
Applicant or Assignee: Zolotorev et al.

914 723 4300 P.18/27  
Docket No.: P-9902 MG

Serial or Patent No.: (to be assigned)

Page 1 of 2

Filed or Issued:

For: Payment Method and Apparatus Therefor

**DECLARATION CLAIMING SMALL ENTITY STATUS**  
(37 CFR 1.9(c) and 1.27(c))  
**INDEPENDENT INVENTOR**

As one of the five below named inventors,

Inventor	Address
Oleg Anatolivich ZOLOTOREV	Sosnovy bor, ul. Molodechnaya, 25, kv.20 188537, Leningradskaya obl. RUSSIA
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Alexander Leonidovich SMIRNOV	ul. Dostoevskogo, 36, kv. 8 191126, Saint-Petersburg RUSSIA
Ildar Magafurovich KHAMITOV	ul. Batushkina, 29, korp. 2, kv. 45 193029, Saint-Petersburg RUSSIA

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- application serial no. , filed on
- Patent No. , issued on

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Each person, concern or organization to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:

- no such person, concern, or organization
- persons, concerns, or organizations listed below.\*

NOV-03-1999 11:16

LACKENBACH SIEGEL

914 723 4300 P.19/27

New National Phase PCT Application in the U.S. for "Payment Method and Apparatus Therefor," Page 2 of 2

Note: Separate verified statements are required from each named person, concern or organization having rights to the invention avening to their status as small entities. (37 CFR 1.27)

FULL NAME:	<input type="checkbox"/> INDIVIDUAL <input type="checkbox"/> SMALL BUSINESS CONCERN <input type="checkbox"/> NONPROFIT ORGANIZATION
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## NAME OF INVENTOR

Oleg Anatolivich ZOLOTOREV

## SIGNATURE OF INVENTOR

## DATE

11.5.99

LACKENBACH SIEGEL MARZULLO ARONSON &amp; GREENSPAN, P.C. SE-B-1

NOV-03-1999 11:19  
Applicant or RattereeLACKENBACH SIEGEL  
Zolotorev et al.914 723 4300 P. 24/27  
ocket No.: P-93402 MG

Serial or Patent No.: (to be assigned)

Page 1 of 2

Filed or Issued:

For Payment Method and Apparatus Therefor

## DECLARATION CLAIMING SMALL ENTITY STATUS

(37 CFR 1.9(c) and 1.27(c))

## INDEPENDENT INVENTOR

As one of the five below named inventors,

Inventor	Address
Oleg Anatolivich ZOLOTOREV	Sosnovy bor, ul. Moladechnaya, 25, kv.20 188537, Leningradskaya obl. RUSSIA
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Andrey Gennadievich MOSHONKIN	ul. Shpalernaya, 44-A, kv. 5 191123, Saint-Petersburg RUSSIA
Aleksandr Leonidovich SMIRNOV	ul. Dostoevskogo, 36, kv. 8 191126, Saint-Petersburg RUSSIA
Ildar Magafurovich KHAMITOV	ul. Babushkinskaya, 29, korp. 2, kv. 45 193029, Saint-Petersburg RUSSIA

I hereby declare that I qualify as an independent inventor as defined in 37 CFR 1.9(c) for purposes of paying reduced fees under section 41(a) of Title 35, United States Code, to the Patent and Trademark Office with regard to the invention entitled Payment Method and Apparatus Therefor described in

- the specification filed herewith
- application serial no. , filed on
- Patent No. , issued on

I have not assigned, granted, conveyed or licensed and am under no obligation under contract or law to assign, grant, convey or license, any rights in the invention to any person who could not be classified as an independent inventor under 37 CFR 1.9(c) if that person had made the invention, or to any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).

Each person, concern or organization to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:

- no such person, concern, or organization
- persons, concerns, or organizations listed below.

NOV-03-1999 11:20

LACKENBACH SIEGEL

914 723 4300 P.25/27

NEW INVENTION REQUEST Application in the U.S. for "Payment Method and Apparatus  
Therefor," Page 2 of 2

Note: Separate verified statements are required from each named person, concern or organization having rights to the invention according to their status as small entities. (37 CFR 1.27)

FULL NAME:	<input type="checkbox"/> INDIVIDUAL <input type="checkbox"/> SMALL BUSINESS CONCERN <input type="checkbox"/> NONPROFIT ORGANIZATION
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## NAME OF INVENTOR

Alexandr Leonidovich SMIRNOV

## SIGNATURE OF INVENTOR

*C. Smirnov*

## DATE

Nov 5 , 1995

LACKENBACH SIEGEL MARZULLO ARONSON &amp; GREENSPAN, P.C. SE-B-1

NOV-03-1999 11:20  
Applicant or Inventor LACKENBACH SIEGEL  
Attorney or Agent ZOLOTOREV et al.

914 723 4322 P.26/27  
Docket No.: P-Y302 MG

Serial or Patent No.: (to be assigned)

Filed or Issued:

For: Payment Method and Apparatus Therefor

Page 1 of 2

### DECLARATION CLAIMING SMALL ENTITY STATUS

[37 CFR 1.9(c) and 1.27(c)]

### INDEPENDENT INVENTOR

As one of the five below named inventors,

Inventor	Address
Oleg Anatolivich ZOLOTOREV	Sosnovy bor, ul. Molodezhnaya, 25, kv.20 188537, Leningradskaya obl. RUSSIA
Ivan Vladimirovich KUZNETSOV	ul. Saltikova-Chedrina, 48, kv. 56 191123, Saint-Petersburg RUSSIA
Andrey Gennadievich MOSHONKIN	ul. Shipailovaya, 44-A, kv. 5 191123, Saint-Petersburg RUSSIA
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- no such person, concern, or organization
- persons, concerns, or organizations listed below.

NOV-03-1999 11:21

LACKENBACH SIEGEL  
NEW NATIONAL PHASE I Application in the U.S. for "Payment Method and Apparatus  
Therefor," Page 2 of 2

914 723 4300 P.27/27

Note: Separate verified statements are required from each named person, concern or organization having rights to the invention pertaining to their status as small entities. (37 CFR 1.27)

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ADDRESS:	

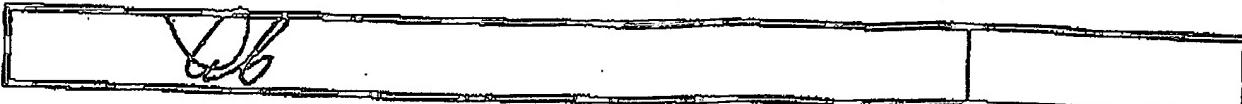
I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

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## NAME OF INVENTOR

Uldar Magafurovich KHAMITOV

## SIGNATURE OF INVENTOR



## DATE

Nov. 5, 1999

LACKENBACH SIEGEL MARZULLO ARONSON &amp; GREENSPAN, P.C. SE-B-1